

Information to identify the case:

Debtor 1	Muhammad Zehran	Social Security number or ITIN	xxx-xx-2780
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-17847-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Muhammad Zehran
aka Amar M Zehran, aka Amir M Zehran

11/19/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Muhammad Zehran
Debtor

Case No. 18-17847-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 19, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2021:

Recip ID	Recipient Name and Address
db	+ Muhammad Zehran, 21 Bergen Place, Mahwah, NJ 07430-1168
517465086	+ Emigrant Mortgage Co, 5 E 42nd St, New York, NY 10017-6904
517465088	+ Hospital Attending Physicians Pllc, 255 Lafayette Avenue, Suffern, NY 10901-4812
519215344	+ LSF10 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519215345	+ LSF10 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, LSF10 Master Participation Trust Serviced by Select Portfolio Servicing,
517465091	+ NYS Dept of Taxation &, Finance, WA Harriman Campus, Albany, NY 12227-0001
517519801	+ New York State Dept of Taxation, and Finance, PO Box 5300, Albany, NY 12205-0300
517465093	+ Provident Bank, 400 Rella Blvd #308, Montabello, NY 10901-4243
517465094	+ Ramapo Anesthesiologists, PC, 100 Rte 59, Suite 105, Suffern, NY 10901-4927
517465095	+ Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
517465096	+ Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-4021
517586327	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517805262	+ U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517805263	+ U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., as Trustee for LS, 13801 Wireless Way Oklahoma City, OK 73134-2500
517548697	+ U.S. Bank, N.A. d/b/a U.S. Bank Equipment Finance, 1310 Madrid Street, Marshall, MN 56258-4099
517465098	+ Valley Hospital, 1980 Crompond Rd, Cortlandt Manor, NY 10567-4182

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 19 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 19 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy@emigrant.com	Nov 19 2021 20:36:00	Emigrant Mortgage Company, Inc., 5 East 42nd Street, New York, NY 10017
517465087	EDI: HNDA.COM	Nov 20 2021 01:38:00	Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
517465083	+ EDI: AMEREXPR.COM	Nov 20 2021 01:38:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517465084	+ EDI: CAPITALONE.COM	Nov 20 2021 01:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517541559	EDI: CAPITALONE.COM	Nov 20 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517619482	+ Email/Text: bkteam@selenefinance.com	Nov 19 2021 20:36:00	DLJ Mortgage Capital, Inc., c/o Selene Finance LP, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546

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517465089	Email/Text: bankruptcy@hvfcu.org	Nov 19 2021 20:37:00	Hudson Valley FCU, PO Box 1071, Poughkeepsie, NY 12602-1071
517465085	EDI: JPMORGANCHASE	Nov 20 2021 01:38:00	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
517465097	EDI: TDBANKNORTH.COM	Nov 20 2021 01:38:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
517594798	+ EDI: AIS.COM	Nov 20 2021 01:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518391559		U.S. BANK TRUST, N.A., AS TRUSTEE, FOR LSF10 MASTER PARTICIPATION TRUST
517465090	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
517465092	##+	Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2021 at the address(es) listed below:

Name	Email Address
Bonnie M. Weir	on behalf of Creditor Emigrant Mortgage Company Inc. bmw@weirlawfirm.com
Edward J Zohn	on behalf of Creditor Emigrant Mortgage Company Inc. ezohn@zohnlaw.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for LSF10 Master Participation Trust bankruptcy@fskslaw.com
Kevin Gordon McDonald	on behalf of Creditor DLJ Mortgage Capital Inc kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST smncina@raslg.com

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Todd S Cushner

on behalf of Debtor Muhammad Zehran todd@cushnerlegal.com
angela@cushnerlegal.com;jrufo@cushnerlegal.com;Rebecca@cushnerlegal.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9